

Company registration number: 4334063

Charity registration number: 1091143

Exeter Citizens Advice Bureau

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2018

Thompson Jenner LLP
1 Colleton Crescent
Exeter
Devon
EX2 4DG

Exeter Citizens Advice Bureau

Contents

Reference and Administrative Details	1 to 2
Chair's Report	3
Trustees' Report	4 to 10
Statement of Trustees' Responsibilities	11
Independent Examiner's Report	12
Statement of Financial Activities	13
Statement of Financial Activities (Prior Year)	14
Balance Sheet	15 to 16
Statement of Cash Flows	17
Notes to the Financial Statements	18 to 33

Exeter Citizens Advice Bureau

Reference and Administrative Details

Trustees

Yvonne Atkinson (appointed 14 June 2017)

Philip Bialyk (appointed 29 September 2017 and resigned 31 December 2017)

Anna Coltman (appointed 20 April 2017)

Peggy Crossman

Richard Foxwell

Andy Hannan (resigned 3 May 2017)

Donna Hart

Michael Maguire

Dennis Mardon

Lesley Pattison

Derek Phillips

Stephen Salter

Keith Steer

Dave West

Secretary

Steve Barriball

Principal Office

Dix's Field

Exeter

EX1 1QA

Registered Office

Dix's Field

Exeter

EX1 1QA

The charity is incorporated in England and Wales.

Exeter Citizens Advice Bureau

Reference and Administrative Details

Company Registration Number 4334063

Charity Registration Number 1091143

Bankers

Natwest Plc
59 High Street
Exeter
Devon
EX4 3DL

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

The Co-operative Bank
PO Box 101
1 Balloon Street
Manchester
M60 4EP

Aldermore Bank Plc
1st Floor, Block B
Western House
Lynch Wood
Peterborough
PE2 6FZ

Julian Hodge Bank Limited
29 Windsor Place
Cardiff
CF10 3BZ

Accountants

Thompson Jenner LLP
1 Colleton Crescent
Exeter
Devon
EX2 4DG

Method of appointment of Trustees

The maximum number of Trustees shall be seventeen and the minimum be three, being either;

- Elected at the annual general meeting, and who shall hold office from the conclusion of that meeting; or
- Co-opted by the Trustee Board, provided that on appointment the total number of co-opted Trustees does not exceed one third of the total number of Trustees.

Exeter Citizens Advice Bureau

Chair's Report for the Year Ended 31 March 2018

I would like to start my report by thanking the volunteers and staff of the Charity for their on-going effort and commitment which, as always, continues to amaze me every day. This was recognised in 2017, when our Charity received a prestigious Exeter Living Award. I would also like to thank my fellow Trustees who provide first class governance to the Charity which was highlighted in our recent leadership assessment by Citizens Advice of which we are a member.

There has been much comment on the improvements in the economy and whilst this is very welcome such improvements are not always felt by our clients who continue to experience problems with debt, benefits, housing, employment and in their relationships. We see people at the most distressing periods in their lives and we make a real difference for them and their families. This year we have been able to help 25,641 clients through a mix of on-line services, self-help facilities, telephone access, face to face interviews and training and dealt with 41,058 individual problems. In addition, we have achieved financial gains for clients totalling some £5.26m.

This year has seen an even greater emphasis on making it easier to contact our telephone helpline and embedding our new client management system. 2017/18 has again seen a marked acknowledgement of the problems faced by people suffering mental illness including anxiety and depression. We have been working hard to engage with health bodies for some years to provide help and support to patients suffering in this way. I am pleased to confirm that in the last year we obtained funding to work with a cluster of local surgeries in Exeter and to ascertain the wider impacts of our work in a health setting. The challenge will be in continuing these developments.

Just dealing with the results of the problems faced by our clients is only part of the story and we continue to campaign extremely hard on policies and practices which adversely affect those in greatest need in our society. This year, our Appealing for Common Sense report into the impact of benefits appeals was a high water mark for our work in this area. It's vital that Government pays close attention to the issues highlighted in our report and takes meaningful action to tackle the ongoing flaws which stop people getting the help they need to live their lives. Last year, we also agreed a new three-year research and campaigns strategy and we continue with our weekly advice column in the local newspaper to provide helpful early advice to local people.

We continue to focus on further strengthening our governance and leadership, with a focus on succession planning and the development of a new five-year Strategic Framework. We have also embarked on a new, innovative, partnership with Citizens Advice colleagues in Torbay which will provide a joint leadership approach across both charities.

Finally, I am delighted that this year we have achieved outstanding results in our leadership assessment and quality of advice assessment as part of the wider Citizens Advice performance quality framework.

Dennis Mardon
Chair of Trustees

Exeter Citizens Advice Bureau

Trustees' Report

The Trustees who are directors for company law purposes, present their annual report together with the audited annual accounts for the period ending 31 March 2018 which comply with current statutory requirements, the charity's governing documents and prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Charity was incorporated on 4 December 2001 and is a company limited by guarantee, having no share capital.

Objectives

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community of Devon and surrounding areas.

Purposes and aims

The charity is a member of Citizens Advice and aims:

- to provide the advice people need for the problems they face
- to improve the policies and practices that affect people's lives

The charity provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination. Our aims fully reflect the purposes that the charity was set up to further.

We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

How our activities deliver public benefit

All our charitable activities focus on the provision of free advice to the general public on a range of issues; including welfare benefits and tax credits, debt and money, housing and employment, family issues and consumer advice. Our activities are undertaken to further our charitable purposes for the public benefit. Largely, those benefiting from our services are those most in need, particularly those in financial hardship.

Client satisfaction

We carefully monitor our clients' satisfaction with our service; the feedback we receive is vital to our planning process. Of those replying to our latest survey; 100% of clients were satisfied with the service provided; 100% were satisfied with the advice and information provided; 100% were satisfied with access to our services; and 100% said that they would recommend us to someone else. Moreover, 95.6% of clients told us that they were less stressed or anxious as a result of our services, 75.7% of clients told us that their general health and well-being would improve as a result of our services, and 96.6% felt that they would have better life chances.

Exeter Citizens Advice Bureau

Trustees' Report

Principles

- Citizens Advice Exeter is a client-focused organisation
- A client will be given as much time as he or she needs, but it is recognised that this may not be as much time as he or she wants
- Services will be targeted towards those who are most in need
- The quality of services offered to clients must remain demonstrably high
- The financial and structural viability of the Charity shall first be considered before any new services are introduced
- It is recognised that new services and initiatives should be directed primarily at strengthening the core of the service, either structurally or financially

Governance

The charity is managed by its Trustee Board, which is drawn from the local community. The members are charity trustees who have a legal responsibility for the general control and management of the charity, including financial management and control. All trustees give their time voluntarily and receive no benefits from the charity, except where the board approves payments in the best interests of the charity and to enable the charity to achieve its charitable objectives.

The Trustee Board is responsible for ensuring that the charity complies with the Citizens Advice Membership Scheme, charity legislation, and relevant company law.

New trustees are provided with an induction pack, an initial induction programme, and on-going training and support as required. This includes the opportunity to observe the work of the charity and briefings at Board meetings on areas of the charity's work. The charity also uses a voluntary trustee self-review process which provides an opportunity to review knowledge and identify learning and development needs. Furthermore, Citizens Advice provides a programme of trustee training for new and existing trustees.

Management

The day to day running of the charity is delegated to the Chief Executive and the senior management team, consisting:

Steve Barriball - Chief Executive

Lyndsay Jarman - Assistant Chief Executive

Administration

Administration within the charity is supported by a dedicated team of administrative volunteers who undertake tasks such as opening post, filing, data input and photocopying. We pay tribute to our administrative volunteers for their continued support and dedication to our work.

Who used and benefited from our services?

During the year, the charity has continued to offer telephone and face-to-face advice and information services, as well as opportunities for supported self-help through provision of free telephone and internet access and information materials. Furthermore, it has been able to offer outreach and limited home visits, where resources have permitted. We continue to work with other local Citizens Advice to deliver the Devon advice line service.

Exeter Citizens Advice Bureau

Trustees' Report

Without the contribution of volunteers, our generalist advice and information service would not run. During the year, they have given in the region of 35048 hours of time through regular volunteering, or equivalent to 19.3 full-time equivalent staff members, or some £621,672 in value. In addition, this year we have recruited 24 new volunteers to meet increased levels of demand. The Board wish to thank the many volunteers who ensure the continued operation of the charity by donating their time and experience.

During the year, 6 volunteers left to take paid employment. This demonstrates the excellent in-house training support offered to our volunteers. The new skills and experience gained whilst volunteering are clearly valued by employers.

Client Profile

Of the clients who used the services of the charity during the year, 86% were under 65 years of age, 60% were female, 14% were from black and minority ethnic communities, and 47% were disabled or living with a long-term health condition.

Advice Needs

During the year, the charity assisted 10306 clients directly with their advice needs, involving 21606 individual issues.

The demand on our advice services, by issue, was as follows:

	2018	2017	2016	2015	2014	2013	2012	2011
Benefits	8965	8100	7440	5791	5545	6439	5755	5261
Debt	4151	4385	4804	4672	5141	4777	4643	4988
Employment	1187	1119	1308	999	830	854	1,001	896
Housing	1148	1141	1383	1015	875	712	779	867
Relationships	798	716	804	550	463	388	491	410
Consumer	447	423	542	377	282	206	236	217
Legal	425	465	523	446	322	278	475	417
Finance	419	269	280	226	240	292	354	173
Immigration	265	211	224	148	137	178	98	188
Other	3801	1402	1386	857	741	1,225	1,396	2,145
Total	21606	18231	18694	15081	14576	15349	15228	15562

As can be seen from the figures above, the charity continues to put the majority of its resources towards welfare benefits and debt issues, with these catering for almost two-thirds of our current client issues. Given the continuing difficult economic climate for many of our clients, and welfare changes, we expect to see continuing high levels of money and debt enquiries as household finances remain challenging for our clients.

We already identify clients who can use other national free debt providers as the volume of enquiries is not manageable within our resources. However, that does mean that the charity tends to retain the most vulnerable clients or those with high support needs. During the year, our clients presented some £8.48 million in debts. Furthermore, we have achieved some £5.26 million of financial gains for our clients.

The charity has a worker present at Exeter County Court to advise and advocate where clients are facing repossession of their homes. In cases where we have assisted the client at Court, in over 85% of cases, repossession has been avoided.

Exeter Citizens Advice Bureau

Trustees' Report

We are grateful to Michelmores Limited Liability Partnership, Veitch Penny Limited Liability Partnership, The Family Law Company, Cartridges Law, MoneyPlan, and Haines Watts Chartered Accountants who provide a free monthly specialist advice clinic for our clients.

We pay tribute to our volunteer generalist advisers and gateway assessors for their continued support and expertise.

Supported Self help

During the year, the charity has assisted a further 14894 clients with 18711 problems by providing supported self-help in the form of access to a free Reception telephone line linked to major local and national helper agencies; a kiosk information point containing information on a range of problem areas with links to other local and national websites; web based resources and a comprehensive range of information resources and leaflets.

We pay tribute to our volunteer information guides for their continued support and expertise.

Pension Wise

We are one of the local Citizens Advice offices that offer the Government's face-to-face Pension Wise service. Launched in April 2015, Pension Wise provides free pension guidance across the UK. As of March 2018, the service had delivered 214,000 face-to-face and phone appointments.

2017/18 was the most successful year for Pension Wise so far, with nearly 90,000 appointments delivered. An independent evaluation into the service found that 94% of customers were satisfied with their appointment, and 93% felt informed of their pension options afterwards.

We host regular Pension Wise appointments in our office for people aged 50 and over with a defined contribution pension. This means people in Exeter have access to free, impartial pension guidance and are given help to plan for their future.

Research, campaigns and prevention

Our work is not just about advice and information services. We work hard to campaign for changes in policies and practices that affect large sections of the population, based on the experiences of our clients.

We also deliver preventative measures to ensure that people have the skills to budget, borrow and save with confidence. This is where our financial capability and energy saving training courses come in. We offer friendly and informal sessions designed to help everyone, no matter what their level of money knowledge or financial capability. It's not easy talking about money, but our trained volunteers are able to cut through the jargon and pass on valuable tips which can really make a difference to people's lives. During the year the charity provided training courses or engagement events benefitting 357 people, and 84 debt support sessions.

We pay tribute to our research and campaigns, and training, volunteers for their continued support and expertise.

Strategy

The charity aims to deliver against the following strategic priorities:

1. **Change:** manage change to maintain a culture of continuous improvement and development
2. **Resources:** achieve long term sustainability through best use of financial, and other, resources
3. **Impact:** tell people who we are and what we do
4. **Services:** develop new adaptable models of service delivery that empower clients and promote self-sufficiency, including working in partnership with other organisations
5. **People:** Ensure we have enough trained and flexible people in our team

Exeter Citizens Advice Bureau

Trustees' Report

6. **Policy:** pro-actively identify trends, and use the evidence of our clients to influence policy and tackle injustice

This strategy and the supporting business development plan will be used to guide the charity's development over the coming years.

Financial review

The Charity has been able to operate within its planned budgets. However, the future financial climate will mean that the Charity will face a more difficult and challenging operating environment going forward.

The charity has benefited from grants from Exeter City Council and Devon County Council (via Citizens Advice Devon), and others, which has enabled the continuation of generalist telephone and face-to-face advice and information services by volunteer advisers, gateway assessors and information guides, managed by paid staff.

In addition, the charity has again successfully delivered the following projects and services in addition to the generalist advice and information service:

Big Energy Saving Network Fund - grant funding from the Department for Energy and Climate Change (DECC) to provide frontline worker training to people identified as fuel poor or at risk of becoming fuel poor.

Big Energy Saving Week – grant funding from Citizens Advice to promote Big Energy Saving Week to consumers.

Big Lottery Fund Awards for All - a grant received to support additional infrastructure for our advice service, and related items.

Big Lottery Fund More Brighter Futures - a grant received from the Reaching Communities programme for the More Brighter Futures project to recruit more volunteers and assist more clients affected by the economic difficulties.

Devon Advice Services for Workings Age Carers - provided by Devon County Council through Citizens Advice Devon to provide an advice service for working age carers.

Devon County Council locality grants – funding from individual County Councillor locality budgets to support the continued delivery of our work

Energy Best Deal - grant funding for Citizens Advice to provide presentations to frontline workers supporting people identified as fuel poor or at risk of becoming fuel poor.

Energy Best Deal Extra - grant funding from Citizens Advice to provide advice services to clients attending our Energy Best Deal sessions, or at risk of fuel poverty.

Exeter and District Multiple Sclerosis Society - a contractual arrangement funded by Exeter and District Multiple Sclerosis Society to provide welfare benefits advice to people living with multiple sclerosis. We operate this project on an outreach basis. This contract employs one part-time welfare benefits adviser.

Exeter and District Kidney Patients' Association - a contractual arrangement funded by Exeter and District Kidney Patient's Association to provide welfare benefit advice to pre-dialysis, dialysis and transplant patients and their carers. This contract employs one part-time welfare benefits adviser.

Exeter Money Advice Partnership - a contractual arrangement funded by Exeter City Council, in partnership with Homemaker Southwest, to provide money and debt advice to people living in Exeter. We operate this project on an outreach basis in the City Council Customer Service Centre.

Exeter Citizens Advice Bureau

Trustees' Report

FORCE Cancer Charity - a contractual arrangement funded by FORCE Cancer Charity to provide welfare benefits advice to people living with cancer. We operate this project on an outreach basis. This contract employs one part-time welfare benefits adviser.

Healthwatch Devon - a grant from Citizens Advice Devon to employ a Healthwatch Champion to assist clients in need.

Martin Lewis Fund – a grant from Citizens Advice to test the financial impact of a new service with a cluster of local GP surgeries

Quids for Kids - a contractual arrangement with Devon County Council through Citizens Advice Devon to provide an income maximisation service for families with disabled children. This contract employs one part-time adviser.

Furthermore, this year the Charity has attracted additional funding as follows:

Budgeting and Money Management - a contractual arrangement funded by Exeter City Council to provide budgeting and money management support to people living in Exeter. We operate this project on an outreach basis in Exeter Civic Centre.

Homelessness Prevention Trailblazer – a contractual arrangement funded by Exeter City Council, in partnership with in East Devon, Mid Devon and Teignbridge Council's, to develop new assets to contribute to homelessness prevention across the local area.

Reserves policy

The charity, being mindful of Charity Commission guidance, aims to maximise the use of available funds for the benefit of the citizens of Exeter and the surrounding area so far as is commensurate with a prudent level of free unrestricted reserves, equivalent to at least three month's running costs the total at 31 March 2018 was £198,474. In this regard, our policy is to set aside funds only for known or probable liabilities.

Investment powers

The constitution authorises the trustees to make and hold investments using the general funds of the charity. The charity currently holds £75,000 in a 1 year fixed term bond and £50,000 in a 3-month deposit account.

Subsidiary undertakings

The charity has one wholly owned non-charitable subsidiary undertaking registered in England and Wales, called Exeter Citizens Advice Bureau (Services) Limited, registered company number 6561932. The company is incorporated. The aim of the company is to raise income for the charity for charitable activities. There have been no trading activities in the last year.

Risk management

The major risks, to which the charity is exposed, as identified by the trustees, have been reviewed as part of our annual risk assessment process, and systems have been established to mitigate those risks. A Risk Group is responsible for providing oversight in this area and for reporting on risks to the full Board.

General Data Protection Regulations

During the last year, as part of its responsibilities, the Risk Group has led a comprehensive compliance review to ensure that the charity complies with the General Data Protection Regulations to ensure that the confidentiality, integrity and availability of all our data assets is maintained to a level which is consistent with the requirements of the General Data Protection Regulations.

Exeter Citizens Advice Bureau

Trustees' Report

Future plans

The trustee board is convinced that the work that the charity does, and the services it provides, are crucial elements in ensuring that those most in need are supported in accessing their rights. Without the charity, many clients would have nowhere to go and no-one to help them with their problems.

In terms of external, and other, factors that the charity is planning for, these include:

Universal Credit - With partners, including Exeter City Council, we will prepare clients and our workforce for the challenges they face from the full introduction of Universal Credit, and provide intelligence at the national and local level on the developing impact of the reforms.

Collaboration - We will continue to collaborate more widely with other local Citizens Advice offices in Devon through Citizens Advice Devon and with other local advice agencies to benefit from contracting arrangements in the future and to provide a client-focussed service to the residents of Devon, particular through further development of our telephone helpline service (Adviceline).

Click; Call; Come In - We will promote on-line and telephone helpline services as our preferred methods for first contact in order to maintain more intensive services for those clients in greatest need or with the most complex situations.

The annual report was approved by the trustees of the charity on 20 June 2018 and signed on its behalf by:



.....
Dennis Mardon
Trustee



.....
KEITH STEER
Trustee

Exeter Citizens Advice Bureau

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Exeter Citizens Advice Bureau for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

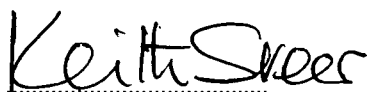
- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 20 June 2018 and signed on its behalf by:



Dennis Mardon
Trustee



KEITH STEER
Trustee

Exeter Citizens Advice Bureau

Independent Examiner's Report to the trustees of Exeter Citizens Advice Bureau

I report on the accounts of the charity for the year ended 31 March 2018 which are set out on pages 13 to 33 .

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Association of Chartered Certified Accountants.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



.....
Dave Tucker FCCA
The Association of Chartered Certified Accountants

1 Colleton Crescent
Exeter
Devon
EX2 4DG

Date: 22nd June 2018

Exeter Citizens Advice Bureau

Statement of Financial Activities for the Year Ended 31 March 2018 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2018 £
Income and Endowments from:				
Donations and legacies	3	165,764	39,329	205,093
Charitable activities	4	65,773	236,385	302,158
Investment income	5	1,558	-	1,558
Total Income		<u>233,095</u>	<u>275,714</u>	<u>508,809</u>
Expenditure on:				
Charitable activities	6	<u>(263,946)</u>	<u>(235,934)</u>	<u>(499,880)</u>
Total Expenditure		<u>(263,946)</u>	<u>(235,934)</u>	<u>(499,880)</u>
Net (expenditure)/income		(30,851)	39,780	8,929
Transfers between funds		<u>38,634</u>	<u>(38,634)</u>	<u>-</u>
Net movement in funds		7,783	1,146	8,929
Reconciliation of funds				
Total funds brought forward		<u>276,596</u>	<u>285</u>	<u>276,881</u>
Total funds carried forward	17	<u><u>284,379</u></u>	<u><u>1,431</u></u>	<u><u>285,810</u></u>

All of the Charity's activities derive from continuing operations during the above period.

Exeter Citizens Advice Bureau

Statement of Financial Activities for the Year Ended 31 March 2017 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2017 £
Income and Endowments from:				
Donations and legacies	3	150,443	39,329	189,772
Charitable activities	4	142,412	171,109	313,521
Investment income	5	2,082	-	2,082
Total Income		<u>294,937</u>	<u>210,438</u>	<u>505,375</u>
Expenditure on:				
Charitable activities	6	<u>(354,963)</u>	<u>(177,140)</u>	<u>(532,103)</u>
Total Expenditure		<u>(354,963)</u>	<u>(177,140)</u>	<u>(532,103)</u>
Net (expenditure)/income		(60,026)	33,298	(26,728)
Transfers between funds		<u>33,013</u>	<u>(33,013)</u>	<u>-</u>
Net movement in funds		(27,013)	285	(26,728)
Reconciliation of funds				
Total funds brought forward		<u>303,609</u>	<u>-</u>	<u>303,609</u>
Total funds carried forward	17	<u>276,596</u>	<u>285</u>	<u>276,881</u>

All of the charity's activities derive from continuing operations during the above period.

The funds breakdown for 2017 is shown in note 17.

During the previous year, the Charity utilised brought forward specific designated funds to cover budgeted expenditure incurred as part of the continued delivery of Charitable objectives.

Exeter Citizens Advice Bureau
(Registration number: 4334063)
Balance Sheet as at 31 March 2018

	Note	2018 £	2017 £
Fixed assets			
Tangible assets	13	85,905	95,361
Investments	14	<u>1</u>	<u>1</u>
		<u>85,906</u>	<u>95,362</u>
Current assets			
Debtors	15	10,008	6,328
Investments		76,395	75,438
Cash at bank and in hand		<u>177,016</u>	<u>136,812</u>
		263,419	218,578
Creditors: Amounts falling due within one year	16	<u>(63,515)</u>	<u>(37,059)</u>
Net current assets		<u>199,904</u>	<u>181,519</u>
Net assets		<u>285,810</u>	<u>276,881</u>
Funds of the charity:			
Restricted funds		1,431	285
Unrestricted income funds			
Unrestricted funds		<u>284,379</u>	<u>276,596</u>
Total funds	17	<u><u>285,810</u></u>	<u><u>276,881</u></u>

Exeter Citizens Advice Bureau
(Registration number: 4334063)
Balance Sheet as at 31 March 2018

For the financial year ending 31 March 2018 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

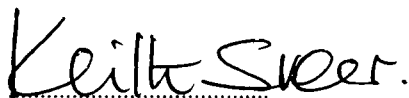
- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements on pages 13 to 33 were approved by the trustees, and authorised for issue on 20 June 2018 and signed on their behalf by:



.....
Dennis Mardon
Trustee



.....
KEITH STEER
Trustee

Exeter Citizens Advice Bureau

Statement of Cash Flows for the Year Ended 31 March 2018

	Note	2018 £	2017 £
Cash flows from operating activities			
Net cash income/(expenditure)		8,929	(26,728)
Adjustments to cash flows from non-cash items			
Depreciation		9,456	10,774
Investment income	5	<u>(1,558)</u>	<u>(2,082)</u>
		16,827	(18,036)
Working capital adjustments			
(Increase)/decrease in debtors	15	(3,680)	60,407
Increase/(decrease) in creditors	16	27,733	(47,979)
Decrease in deferred income		<u>(1,278)</u>	<u>(43,786)</u>
Net cash flows from operating activities		39,602	(49,394)
Cash flows from investing activities			
Interest receivable and similar income	5	<u>1,558</u>	<u>2,082</u>
Net increase/(decrease) in cash and cash equivalents		41,160	(47,312)
Cash and cash equivalents at 1 April		<u>212,250</u>	<u>259,562</u>
Cash and cash equivalents at 31 March		<u>253,410</u>	<u>212,250</u>

All of the cash flows are derived from continuing operations during the above two periods.

Exeter Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2018

1 Charity status

The charity is a charity limited by guarantee and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

Exeter Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Group accounts not prepared

The financial statements present information about the charity as an individual undertaking and not about its group.

Exemption from preparing group accounts

The charity has taken advantage of the exemption in section 398 of the Companies Act 2006 from the requirement to prepare consolidated financial statements, on the grounds that it is a small sized group.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Exeter Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2018

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

Government grants

Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £1,000.00 or more are initially recorded at cost.

Exeter Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2018

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Computer equipment	3 years straight line basis
Fixtures, fittings and equipment	5 years straight line basis
Leasehold improvements	18 years straight line basis

Current asset investments

Current asset investments are included at the lower of cost and net realisable value / market value.

Trade debtors

Trade debtors are amounts due from customers for services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the Charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme. Contributions are charged in the statement of financial activities as they become payable in accordance with the rules of the scheme.

Exeter Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2018

3 Income from donations and legacies

	Unrestricted funds			
	General	Restricted	Total	Total
	£	funds	2018	2017
		£	£	£
Donations and legacies;				
Donations from individuals	17,299	-	17,299	11,728
Grants, including capital grants;				
Government grants	148,465	39,329	187,794	178,044
	<u>165,764</u>	<u>39,329</u>	<u>205,093</u>	<u>189,772</u>

Exeter Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2018

4 Income from charitable activities

	Unrestricted funds			
	General	Restricted	Total	Total
	£	funds	2018	2017
		£	£	£
Access to work	1,750	-	1,750	2,600
Big Lottery Fund Awards For All	-	6,358	6,358	9,187
Big Energy Saving Network	-	10,000	10,000	8,000
Big Energy Saving Week	-	300	300	1,000
Big Lottery More Brighter Futures	-	47,600	47,600	64,982
Devon Advice Services for Working Ages Carers	-	17,696	17,696	18,628
DCC Locality Grant	-	-	-	3,699
Energy Best Deal Extra	-	26,100	26,100	27,000
Energy Best Deal	-	3,600	3,600	-
Exeter & District Kidney Patients Association	5,332	-	5,332	5,074
Exeter City Council Budget & Money Management	-	26,602	26,602	-
Exeter City Council Court Desk	-	-	-	9,000
Exeter City Council Trailblazers	-	43,000	43,000	-
Exeter Money Advice Partnership	-	-	-	73,000
FORCE	41,533	-	41,533	40,718
Hazel Ball Fund	-	-	-	241
Healthwatch	-	6,000	6,000	6,584
Martin Lewis Fund	-	25,000	25,000	1,000
MS Society	17,158	-	17,158	16,658
Paul Bull Fund	-	-	-	422
Quids for Kids	-	18,600	18,600	18,600
Third Party Grants to Clients	-	5,529	5,529	7,128
	<u>65,773</u>	<u>236,385</u>	<u>302,158</u>	<u>313,521</u>

5 Investment income

	Unrestricted General	Total	Total
	£	2018	2017
		£	£
Interest receivable on bank deposits	<u>1,558</u>	<u>1,558</u>	<u>2,082</u>

Exeter Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2018

6 Expenditure on charitable activities

	Unrestricted Designated £	Unrestricted General £	Restricted funds £	Total 2018 £	Total 2017 £
Unrestricted activities	-	229,400	-	229,400	297,580
Apprentice Scheme	-	-	-	-	19,000
Big Energy Saving Network	-	-	8,650	8,650	6,920
Big Energy Saving Week	-	-	260	260	865
Big Lottery Fund Awards For All	-	-	5,445	5,445	14,187
Big Lottery More Brighter Futures	-	-	42,693	42,693	58,667
Capital Premises Fund	961	-	-	961	2,131
Casebook	4,865	-	-	4,865	-
Devon Advice Services for Working Ages Carers	-	-	11,804	11,804	11,515
Depreciation Fund	9,456	-	-	9,456	10,774
Energy Best Deal	-	-	3,114	3,114	-
Energy Best Deal Extra	-	-	20,364	20,364	18,358
Exeter City Council Budget & Money Management	-	-	25,514	25,514	-
Exeter City Council Trailblazers	-	-	34,000	34,000	-
External Training	-	-	-	-	1,500
Hazel Ball Memorial Fund	296	-	-	296	-
Healthwatch	-	-	5,902	5,902	6,034
Income generation	2,537	-	-	2,537	-
IT Replacement	473	-	-	473	759
Martin Lewis Fund	-	-	15,102	15,102	1,000
National Initiatives	1,314	-	-	1,314	-
New Brand	-	-	-	-	95
Paul Bull Fund	422	-	-	422	-
Quids for Kids	-	-	18,228	18,228	18,137
Rebranding	140	-	-	140	-
Redundancy Fund	11,281	-	-	11,281	13,428
Research	78	-	-	78	1,083
Support in Kind	-	-	39,329	39,329	39,329
Third Party Grants to Clients	-	-	5,529	5,529	7,128
Governance and support costs (analysed below)	-	2,723	-	2,723	3,613
	<u>31,823</u>	<u>232,123</u>	<u>235,934</u>	<u>499,880</u>	<u>532,103</u>

Exeter Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2018

7 Analysis of governance and support costs

Charitable activities expenditure

		Unrestricted funds		
	Basis of allocation	General £	Total 2018 £	Total 2017 £
Independent Examiner's remuneration	Invoiced costs	2,640	2,640	3,180
Legal and professional costs	Invoiced costs	83	83	433
		<u>2,723</u>	<u>2,723</u>	<u>3,613</u>

Governance costs

		Unrestricted funds		
		General £	Total 2018 £	Total 2017 £
Independent examiner fees				
Examination of the financial statements		2,640	2,640	3,180
		<u>2,640</u>	<u>2,640</u>	<u>3,180</u>

8 Net incoming/outgoing resources

Net incoming/(outgoing) resources for the year include:

	2018 £	2017 £
Depreciation of fixed assets	<u>9,456</u>	<u>10,774</u>

9 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

Dennis Mardon

£Nil (2017: £88) of expenses were reimbursed to Dennis Mardon during the year.

Peggy Crossman

Peggy Crossman received remuneration of £454 (2017: £Nil) during the year.

No trustees have received any other benefits from the charity during the year.

Exeter Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2018

10 Staff costs

The aggregate payroll costs were as follows:

	2018	2017
	£	£
Staff costs during the year were:		
Wages and salaries	286,346	340,774
Social security costs	24,256	29,006
Pension costs	8,995	10,230
	<u>319,597</u>	<u>380,010</u>

The monthly average number of persons (including senior management team) employed by the charity during the year was as follows:

	2018	2017
	No	No
Charitable activities	<u>12</u>	<u>14</u>

10 (2017 - 14) of the above employees participated in the Defined Contribution Pension Schemes.

Pension costs are allocated to activities in proportion to the related staffing costs incurred and are wholly charged to unrestricted funds.

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £71,643 (2017 - £69,741).

11 Independent examiner's remuneration

	2018	2017
	£	£
Examination of the financial statements	<u>2,640</u>	<u>3,180</u>

Exeter Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2018

12 Taxation

The charity is a registered charity and is therefore exempt from taxation.

13 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Total £
Cost			
At 1 April 2017	<u>103,911</u>	<u>68,302</u>	<u>172,213</u>
At 31 March 2018	<u>103,911</u>	<u>68,302</u>	<u>172,213</u>
Depreciation			
At 1 April 2017	16,449	60,403	76,852
Charge for the year	<u>5,713</u>	<u>3,743</u>	<u>9,456</u>
At 31 March 2018	<u>22,162</u>	<u>64,146</u>	<u>86,308</u>
Net book value			
At 31 March 2018	<u>81,749</u>	<u>4,156</u>	<u>85,905</u>
At 31 March 2017	<u>87,462</u>	<u>7,899</u>	<u>95,361</u>

Included within the net book value of land and buildings above is £Nil (2017 - £Nil) in respect of freehold land and buildings and £81,749 (2017 - £87,462) in respect of leaseholds.

Exeter Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2018

14 Fixed asset investments

	2018 £	2017 £
Shares in group undertakings and participating interests	<u>1</u>	<u>1</u>
Shares in group undertakings and participating interests		
	Subsidiary undertakings £	Total £
Cost		
At 1 April 2017	<u>1</u>	<u>1</u>
At 31 March 2018	<u>1</u>	<u>1</u>
Net book value		
At 31 March 2018	<u>1</u>	<u>1</u>
At 31 March 2017	<u>1</u>	<u>1</u>

Details of undertakings

Details of the investments in which the charity holds 20% or more of the nominal value of any class of share capital are as follows:

Undertaking	Country of incorporation	Holding	Proportion of voting rights and shares held	Principal activity
Subsidiary undertakings				
Exeter Citizens Advice Bureau (Services) Limited Dix's Field, Exeter, EX1 1QA	England & Wales	Ordinary	100%	Dormant

Subsidiaries

The profit for the financial period of Exeter Citizens Advice Bureau (Services) Limited was £Nil and the aggregate amount of capital and reserves at the end of the period was £229.

Exeter Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2018

15 Debtors

	2018 £	2017 £
Trade debtors	9,819	6,180
Prepayments	189	148
	<u>10,008</u>	<u>6,328</u>

16 Creditors: amounts falling due within one year

	2018 £	2017 £
Trade creditors	5,568	1,273
Other taxation and social security	7,844	5,939
Other creditors	21,985	-
Pension scheme creditor	89	-
Accruals	2,640	3,180
Deferred income	25,389	26,667
	<u>63,515</u>	<u>37,059</u>

	2018 £
Deferred income at 1 April 2017	26,667
Resources deferred in the period	25,389
Amounts released from previous periods	<u>(26,667)</u>
Deferred income at 31 March 2018	<u>25,389</u>

The above income has been deferred as the terms and conditions of the income have not yet been met.

Exeter Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2018

17 Funds

	Balance at 1 April 2017 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2018 £
Unrestricted funds					
<i>General</i>					
Unrestricted funds	72,794	233,095	(232,123)	(3,691)	70,075
<i>Designated</i>					
Capital Premises Fund	10,000	-	(961)	961	10,000
Casebook	8,000	-	(4,865)	(3,135)	-
Core Service Fund	14,000	-	-	19,000	33,000
Digital Services	800	-	-	(800)	-
Hazel Ball Fund	886	-	(296)	-	590
Income Generation	6,200	-	(2,537)	(3,663)	-
Innovation Fund	-	-	-	3,300	3,300
IT Replacement	17,516	-	(473)	473	17,516
National Initiatives	4,000	-	(1,314)	(2,686)	-
New Premises Depreciation Fund	80,533	-	(9,456)	14,828	85,905
Paul Bull Fund	422	-	(422)	-	-
Rebranding	501	-	(140)	(361)	-
Redundancy Fund	60,027	-	(11,281)	8,887	57,633
Research	917	-	(78)	161	1,000
Training Pilot	-	-	-	5,360	5,360
	<u>203,802</u>	<u>-</u>	<u>(31,823)</u>	<u>42,325</u>	<u>214,304</u>

Exeter Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2018

	Balance at 1 April 2017 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2018 £
Total Unrestricted funds	<u>276,596</u>	<u>233,095</u>	<u>(263,946)</u>	<u>38,634</u>	<u>284,379</u>
Restricted funds					
Big Energy Saving Network Fund	-	10,000	(8,650)	(1,350)	-
Big Energy Saving Week	-	300	(260)	(40)	-
Big Lottery Fund Awards For All	-	6,358	(5,445)	-	913
Big Lottery More Brighter Futures	285	47,600	(42,693)	(4,674)	518
Devon Advice Services for Working Age Carers	-	17,696	(11,804)	(5,892)	-
Energy Best Deal	-	3,600	(3,114)	(486)	-
Energy Best Deal Extra	-	26,100	(20,364)	(5,736)	-
Exeter City Council Budget and Money Management	-	26,602	(25,514)	(1,088)	-
Exeter City Council Trailblazers	-	43,000	(34,000)	(9,000)	-
Healthwatch	-	6,000	(5,902)	(98)	-
Martin Lewis Fund	-	25,000	(15,102)	(9,898)	-
Quids for Kids	-	18,600	(18,228)	(372)	-
Support in kind	-	39,329	(39,329)	-	-
Third Party Grants to Clients	-	5,529	(5,529)	-	-
Total restricted funds	<u>285</u>	<u>275,714</u>	<u>(235,934)</u>	<u>(38,634)</u>	<u>1,431</u>
Total funds	<u>276,881</u>	<u>508,809</u>	<u>(499,880)</u>	<u>-</u>	<u>285,810</u>

Exeter Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2018

Designated Funds

Trustees have made the following provisions:

Capital Premises Fund - a fund to cover the on-going costs of maintaining the Charity's premises.

Casebook - a fund to cover the costs of implementing out new client management system

Core Service Fund - a fund to be used to offset the additional costs of delivering our core generalist service during 2018/19.

Digital Services - a fund to support the development of new digital services for our clients.

Hazel Ball Memorial Fund - a fund in memory of our former trustee, Hazel Ball, to be used to recognise the contribution of our volunteers.

Income Generation - a fund to support the development of new income generation initiatives.

Innovation Fund - a fund to support the development of new innovations in service delivery across the charity.

IT Replacement Fund - a fund for the on-going replacement of faulty equipment within the charity's IT systems. The fund is set at one third of the total replacement value.

National Initiatives - a fund to be used to offset the additional costs of complying with new national Citizens Advice initiatives during 2017/18.

New Premises Depreciation Fund - a fund to cover the costs of leasehold improvements, fixtures and fittings. This fund will be used to offset costs against the depreciation charged on these capital items over their expected useful economic life.

Paul Bull Memorial Fund - a fund in memory of our former trustee, Paul Bull, to be used to further our Research and Campaigns work.

Rebranding - a fund to support the implementation of the new Citizens Advice brand across the Charity's operations.

Redundancy Fund - for the purpose of transparency and good governance, the trustees have created a fund to cover potential liabilities of the charity as at 1 April 2018.

Research - a fund to support research into health outcomes of our service.

Training Pilot - a fund to support the development of a pilot to generate income through the development and delivery of external training opportunities

Exeter Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2018

Restricted Funds

Big Energy Saving Network Fund - grant funding from the Department for Energy and Climate Change (DECC) to provide frontline worker training and consumer engagement opportunities for people identified as fuel poor or at risk of becoming fuel poor.

Big Energy Saving Week - grant funding from Citizens Advice to promote consumer engagement events.

Big Lottery Fund Awards for All - a grant received to improve access to on-line, and other, services for our clients and to improve our advice infrastructure resources

Big Lottery Fund More Brighter Futures - a grant received from the Reaching Communities programme for the More Brighter Futures project to recruit more volunteers and assist more clients affected by the economic difficulties.

Devon Advice Services for Workings Age Carers - provided by Devon County Council through Citizens Advice Devon to provide an advice service for working age carers.

Energy Best Deal - grant funding from Citizens Advice to provide training to frontline workers supporting people identified as fuel poor or at risk of becoming fuel poor.

Energy Best Deal Extra - grant funding from Citizens Advice to provide advice services to clients attending our Energy Best Deal sessions, or at risk of fuel poverty.

Exeter City Council Budgeting and Money Management - a contractual arrangement funded by Exeter City Council to provide budgeting and money management support to people living in Exeter. We operate this project on an outreach basis in Exeter Civic Centre.

Healthwatch Devon - a grant from Citizens Advice Devon to employ a Healthwatch Champion to assist clients in need.

Homelessness Prevention Trailblazer - a contractual arrangement funded by Exeter City Council, in partnership with in East Devon, Mid Devon and Teignbridge Council's, to develop new assets to contribute to homelessness prevention across the local area.

Martin Lewis Fund - a grant from Citizens Advice to test the financial impact of a new service with a cluster of local GP surgeries

Quids for Kids - a contractual arrangement with Devon County Council through Citizens Advice Devon to provide an income maximisation service for families with disabled children.

Support in Kind - this support takes the form of rent free premises and discretionary rates relief provided by Exeter City Council.

Exeter Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2018

18 Analysis of net assets between funds

	Unrestricted funds		Restricted funds	Total funds
	General £	Designated £	£	£
Tangible fixed assets	85,905	-	-	85,905
Fixed asset investments	1	-	-	1
Current assets	37,595	199,476	26,348	263,419
Current liabilities	<u>(38,598)</u>	<u>-</u>	<u>(24,917)</u>	<u>(63,515)</u>
Total net assets	<u>84,903</u>	<u>199,476</u>	<u>1,431</u>	<u>285,810</u>

19 Related party transactions

There were no related party transactions in the year.